

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Debra Anne Leech  
 Debtor

Case No. 12-10390-mdc  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: Stacey  
 Form ID: 138NEW

Page 1 of 3  
 Total Noticed: 55

Date Rcvd: Feb 17, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 19, 2017.

db +Debra Anne Leech, 32 Branford Way, Coatesville, PA 19320-4046  
 cr +Ditech Financial LLC, 14841 Dallas Parkway, Suite 300, Dallas, TX 75254-7883  
 12649406 +American Express, American Express Special Research, PO Box 981540, El Paso, TX 79998-1540  
 12773940 American Express Bank, FSB, c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
 12760253 American Express Centurion Bank, c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
 12649408 +Bank of America, 7105 Corporate Drive, Plano, TX 75024-4100  
 12649410 +Bank of America, N.A., 7105 Corporate Drive, PTX C-35, Plano, TX 75024-4100  
 12725383 Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933  
 12811537 +CAPITAL ONE BANK (USA), N.A., by PRA Receivables Management, LLC, PO Box 12907, Norfolk VA 23541-0907  
 12649413 +Capital One Bank (USA), N.A., C/O Nudelman, Klemm & Golub, 425 Eagle Rock Avenue, Suite 403, Roseland, NJ 07068-1717  
 12649415 Citibank, P.O. Box 8111, S. Hackensack, NJ 07606-8111  
 12649417 +Direct Merchants Bank, P.O. Box 17313, Baltimore, MD 21297-1313  
 12649418 Eileen Kohn, Lehigh Twp. Tax Collector, P.O. Box 942, Gouldsboro, PA 18424-0942  
 12649419 Financial Recoveries, P.O. Box 1388, Mt. Laurel, NJ 08054-7388  
 12649422 +Hsbc Bank, HSBC Card Services / Attn: Bankruptcy De, PO Box 5213, Carol Stream, IL 60197-5213  
 12649425 +Jeffrey P. Kelly, Esquire, Portnoff Law Associates, LTD, P.O. Box 391, Norristown, PA 19404-0391  
 12649426 +Keystone Federal Credit Union, 370 West Uwchlan Avenue, Downingtown, PA 19335-3120  
 12649427 +Law Office of Robert H. Holber, P.C., 41 East Front Street, Media, PA 19063-2911  
 12649428 +Lissa Lee, Esq., KML Law Group, P.C., Suite 5000 - Mellon Independence Center, 701 Market Street, Philadelphia, PA 19106-1538  
 12649429 Main Line Health Care, P.O. Box 8500-4600, Philadelphia, PA 19178-4600  
 12649431 +Midland Credit Management, Inc., 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709  
 12649432 +Newport News/WFNB, Attention: Bankruptcy, PO Box 182686, Columbus, OH 43218-2686  
 12649433 +North Pocono School District, C/O Eileen Kohn, Lehigh Twp. Tax Collector, P.O. Box 942, Gouldsboro, PA 18424-0942  
 12649434 North Pocono School District, C/O Portnoff Law Associates, Ltd., P.O. Box 3020, Norristown, PA 19404-3020  
 12649435 +Paoli Hospital, 255 West Lancaster Avenue, Paoli, PA 19301-1793  
 12649436 +Pocono Springs Civic Association, 331 South Turnpike Road, Newfoundland, PA 18445-5051  
 12649439 Sears Credit Cards, P.O. Box 183081, Columbus, OH 43218-3081  
 12649440 +Sunoco, C/O Citibank (South Dakota), N.A., P.O. Box 689153, Des Moines, IA 50368-9153  
 12761600 The Bank of New York Mellon, et al, c/o Prober & Raphael, Attorneys For Secured Creditor, P.O. Box 4365, Woodland Hills, CA 91365-4365  
 12649442 Wayne County Tax Claim Bureau, Wayne County Courthouse, 925 Court Street, Honesdale, PA 18431-1994

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: bankruptcy@phila.gov Feb 18 2017 02:37:14 City of Philadelphia,  
     City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
     Philadelphia, PA 19102-1595  
 smg E-mail/Text: RSVVCBICNOTICE1@state.pa.us Feb 18 2017 02:36:01  
     Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
     Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Feb 18 2017 02:36:39 U.S. Attorney Office,  
     c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 cr +E-mail/Text: bankruptcy.bnc@ditech.com Feb 18 2017 02:35:19 Ditech Financial LLC,  
     PO BOX 0049, Palantine, IL 60055-0001  
 cr E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Feb 18 2017 02:29:01  
     Midland Funding LLC by American InfoSource LP as a, PO Box 4457, Houston, TX 77210-4457  
 cr E-mail/PDF: rmscedi@recoverycorp.com Feb 18 2017 02:29:00 Portfolio Investments I LLC,  
     c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue, Suite 1120,  
     Miami, FL 33131-1605  
 cr E-mail/Text: bkdepartment@rtresolutions.com Feb 18 2017 02:36:25  
     Real Time Resolutions, Inc., 1349 Empire Central, 13th Floor, PO Box 36655,  
     Dallas, TX 75247  
 12687626 +E-mail/Text: ally@ebn.phinsolutions.com Feb 18 2017 02:34:59  
     Ally Financial Inc. f/k/a GMAC Inc., P O Box 130424, Roseville, MN 55113-0004  
 12649407 E-mail/Text: legal@arsnational.com Feb 18 2017 02:35:20 Associated Recovery Systems,  
     P.O. Box 469046, Escondido, CA 92046-9046  
 12649411 +E-mail/Text: bankruptcy@cavps.com Feb 18 2017 02:36:33 Calvary Portfolio Services,  
     Attention: Bankruptcy Department, 500 Summit Lake Dr., Valhalla, NY 10595-1340  
 12649412 +E-mail/Text: cms-bk@cms-collect.com Feb 18 2017 02:35:20 Capital Management Services, LP,  
     726 Exchange Street, Suite 700, Buffalo, NY 14210-1464  
 12649414 +E-mail/Text: cms-bk@cms-collect.com Feb 18 2017 02:35:20 Chase Bank USA, N.A.,  
     C/O Capital Management Services, LP, 726 Exchange Street, Suite 700,  
     Buffalo, NY 14210-1464  
 12649416 +E-mail/Text: creditonetbknotifications@resurgent.com Feb 18 2017 02:35:07 Credit One Bank,  
     P.O. Box 98873, Las Vegas, NV 89193-8873

District/off: 0313-2

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Total Noticed: 55

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

12693309 +E-mail/Text: cio.bncmail@irs.gov Feb 18 2017 02:35:15 Department of the Treasury,  
Internal Revenue Service, P O Box 7346, Philadelphia, PA 19101-7346  
12649420 E-mail/Text: data\_processing@fin-rec.com Feb 18 2017 02:35:20  
Financial Recovery Services, Inc., P.O. Box 385908, Minneapolis, MN 55438-5908  
13067035 E-mail/Text: bankruptcy.bnc@ditech.com Feb 18 2017 02:35:19 Green Tree Servicing LLC,  
PO Box 0049, Palatine, IL 60055-0049  
12649430 +E-mail/Text: bankruptcydpt@mcmcg.com Feb 18 2017 02:36:09 Midland Credit Management, Inc.,  
Dept. 12421, P.O. Box 603, Oaks, PA 19456-0603  
12934057 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Feb 18 2017 02:29:01 Midland Funding LLC,  
by American InfoSource LP as agent, PO Box 4457, Houston, TX 77210-4457  
12683435 +E-mail/Text: bncmail@w-legal.com Feb 18 2017 02:36:26 OAK HARBOR CAPITAL IV, LLC,  
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
13024785 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Feb 18 2017 02:52:57  
PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067  
12705025 E-mail/PDF: rmscidi@recoverycorp.com Feb 18 2017 02:29:00 Portfolio Investments I LLC,  
c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605  
12688253 E-mail/PDF: rmscidi@recoverycorp.com Feb 18 2017 02:29:34 Portfolio Investments LLC,  
c/o Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
12723995 E-mail/Text: bnc-quantum@quantum3group.com Feb 18 2017 02:35:26  
Quantum3 Group LLC as agent for, RaZor Capital II LLC, PO Box 788,  
Kirkland, WA 98083-0788  
12649437 +E-mail/Text: bkrpt@retrievalmasters.com Feb 18 2017 02:36:09 Quest Diagnostics,  
c/o American Medical Collection Agency, 4 West Chester Plaza,, Bldg. 4,  
Elmsford, NY 10523-1612  
12858929 E-mail/Text: bkdepartment@rtresolutions.com Feb 18 2017 02:36:25  
Real Time Resolutions, Inc., 1349 Empire Central, Suite #150, PO Box 36655,  
Dallas, Texas 75247-4029

TOTAL: 25

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* Green Tree Servicing LLC, PO Box 0049, Palatine, IL 60055-0049  
cr\* +Midland Credit Management, Inc., 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709  
cr\* +North Pocono School District, c/o Portnoff Law Associates, Ltd, P.O. Box 3020,  
Norristown, PA 19404-3020  
cr\* +PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067  
12649424\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
PHILADELPHIA PA 19101-7346  
(address filed with court: Internal Revenue Service, P.O. Box 268, Memphis, TN 38101-0268)  
12670529\* +Midland Credit Management, Inc., 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709  
12649438\* +Quest Diagnostics, Inc., C/O American Medical Collection Agency, 4 West Chester Plaza,  
Bldg. 4, Elmsford, NY 10523-1612  
12649409 ##+Bank of America, P.O. Box 17054, Wilmington, DE 19850-7054  
12649421 ##+Hilco Receivables/Equable Ascent Financi, Attn: Bankruptcy, 1120 Lake Cook Road Suite B,  
Buffalo Grove, IL 60089-1970  
12649423 ##+Hsbc Nv, Attention: Bankruptcy, PO Box 5213, Carol Stream, IL 60197-5213  
12649441 ##The CBE Group, Inc., Payment Processing Center, P.O. Box 2695, Waterloo, IA 50704-2695  
TOTALS: 0, \* 7, ## 4

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 19, 2017

Signature: /s/Joseph Speetjens

District/off: 0313-2

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 17, 2017 at the address(es) listed below:

ANDREW F GORNALL on behalf of Creditor Bank of America, N.A., et al agornall@kmllawgroup.com, bkgroup@kmllawgroup.com  
ANN E. SWARTZ on behalf of Creditor BANK OF AMERICA, N.A. ecfmail@mwc-law.com, ecfmail@mwc-law.com  
KEVIN H. BURAKS on behalf of Creditor North Pocono School District kburaks@portnoffonline.com  
ROBERT H. HOLBER on behalf of Debtor Debra Anne Leech rholber@holber.com  
ROBERT H. HOLBER on behalf of Plaintiff Debra Anne Leech rholber@holber.com  
THOMAS I. PULEO on behalf of Creditor BANK OF AMERICA, N.A. tpuleo@kmllawgroup.com, bkgroup@kmllawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER ecfemails@phl3trustee.com, philaecf@gmail.com

TOTAL: 8

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

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In Re: Debra Anne Leech

Debtor(s)

Bankruptcy No: 12-10390-mdc

Chapter: 13

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***NOTICE***

To the debtor, debtor's counsel, trustee, and all creditors and parties in interest, NOTICE IS GIVEN THAT:

1. The Standing Chapter 13 Trustee has filed his final report and account.
2. Any answer, objection, responsive pleading or request for hearing with regard to the discharge of the debtors, including any request to delay the entry of discharge pursuant to 11 U.S.C. §1328(h), must be filed in writing with the Clerk of the U.S. Bankruptcy Court,

900 Market Street  
Suite 400  
Philadelphia, PA 19107

within 30 days from the date of this notice.

3. In the absence of any objection, the Court may enter the Order of Discharge.

For The Court

Timothy B. McGrath  
Clerk of Court

Dated: 2/17/17